AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims

5   in the application.

Please cancel claims 19 and 32, and amend claims 1, 9, 17, 20, 23, 30, 34 and 36, inclusive, as follows:

1 (Currently Amended).   A method of integrating and modeling information stored

10   in a plurality of disparate databases, the method comprising:

identifying at least one qualitative ~~variable for~~ variable which is common to each database of the plurality of disparate databases;

transforming the at least one qualitative variable into one or more quantitative variables; ~~variables, wherein the one or more quantitative variables are~~

15   ~~common to each database of the plurality of disparate databases;~~

using a processing device, converting a portion of the information stored in each database of the plurality of disparate databases according to the one or more quantitative variables to form ~~corresponding~~ converted information;

using a processing device, linking the plurality of disparate databases

20   based upon data of the ~~corresponding~~ converted information to form an integrated database; and

using a processing device, creating a behavioral model from the integrated database using data from each database of the plurality of disparate databases.

25   2 (Previously Presented).   The method of claim 1, further comprising:

selecting at least one discriminating subset of the one or more quantitative variables to create one or more statistical drivers; and

evaluating a plurality of individuals represented in the plurality of disparate databases using the one or more statistical drivers. .

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3 (Previously Presented).   The method of claim 2, further comprising:

creating the behavioral model by performing a cluster analysis of the plurality of individuals using data from each database of the plurality of disparate databases to form a plurality of clusters;

5   converting one or more clusters of the plurality of clusters into at least one supercluster; and

assigning the plurality of individuals to a corresponding cluster or supercluster using data from each database of the plurality of disparate databases.

10   4 (Previously Presented).   The method of claim 3, wherein the at least one qualitative variable is a merchant and the one or more quantitative variable comprises one or more of the following:

mean number of transactions per person for the merchant,

mean amount per transaction for the merchant,

15   mean household income of shoppers shopping at the merchant, and

mean proportion of the shoppers for a particular area of the merchant.

5 (Previously Presented).   The method of claim 4, further comprising:

prior to forming the integrated database, weighting data of the plurality of

20   disparate databases to adjust for differences in size and in time encompassed.

6 (Previously Presented).   The method of claim 4, wherein the selecting step further comprises:

25   identifying one or more industries which have discriminating consumers and grouping selected merchants into the at least one discriminating subset.

7 (Previously Presented). The method of claim 1, wherein the information stored in the plurality of disparate databases further comprises consumer transactional information and has instances of purchasing behavior by consumers.

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8 (Previously Presented). The method of claim 7, wherein at least one of the disparate databases includes joint account information for at least two consumers, and wherein the method further comprises:

      determining a consumer of the at least two consumers who generated at

10   least a portion of the consumer transactional information.

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9 (Currently Amended).   A system for integrating and modeling information stored
in [[at]] a plurality of disparate databases, the system comprising:

     an integrating arrangement which:

     identifies at least one qualitative variable [[for]] <u>which is common to</u> each

5   database of the plurality of disparate databases,

     transforms the at least one qualitative variable into one or more
quantitative <u>variables,</u> ~~variables which are common to each database of the plurality of~~
~~disparate databases,~~

     converts a portion of the information stored in each database of the

10 plurality of disparate databases according to the one or more quantitative variables to
form ~~corresponding~~ converted information,

     links the plurality of disparate databases based upon data of the
~~corresponding~~ converted information to form an integrated database; and

     creates a behavioral model from the integrated database using data from

15 each database of the plurality of disparate databases.

10 (Previously Presented).   The system of claim 9, wherein the integrating arrangement
selects at least one discriminating subset of the one or more quantitative variables to
create one or more statistical drivers, and evaluates a plurality of individuals represented

20 in the plurality of disparate databases using the one or more statistical drivers.

11 (Previously Presented).   The system of claim 10, wherein the integrating
arrangement creates the behavioral model by performing a cluster analysis of the plurality
of individuals using data from each database of the plurality of disparate databases to

25 form a plurality of clusters, converts one or more clusters of the plurality of clusters into
at least one supercluster, and assigns the plurality of individuals to a corresponding
cluster or supercluster using data from each database of the plurality of disparate
databases.

12 (Previously Presented).   The system of claim 11, wherein the at least one qualitative

variable is a merchant and the one or more quantitative variable comprises one or more of

the following:

           mean number of transactions per person for the merchant,

5   mean amount per transaction for the merchant,

           mean household income of shoppers shopping at the merchant, and

           mean proportion of the shoppers for a particular area of the merchant.

13 (Previously Presented).   The system of claim 12, wherein the integrating

10 arrangement weights data of the plurality of disparate databases to adjust for differences

in size and in time encompassed prior to the formation of the integrated database.

14 (Previously Presented).   The system of claim 12, wherein the integrating

arrangement selects the at least one discriminating subset by identifying one or more

15 industries which have discriminating consumers and grouping selected merchants into the

at least one discriminate subset.

15 (Previously Presented).   The system of claim 9, wherein the information stored in

the plurality of disparate databases further comprises consumer transactional information

20 and has instances of purchasing behavior by consumers.

16 (Previously Presented).   The system of claim 9, wherein at least one of said

disparate databases includes joint account information for at least two consumers, and

wherein the integrating database determines a consumer of the at least two consumers

25 who generated at least a portion of the consumer transactional information.

17 (Currently Amended).   A method for creating a behavioral model from information stored in a plurality of disparate databases, the method comprising:

determining a plurality of variables from each database, and converting the plurality of variables to form a plurality of statistical drivers, <u>at least a portion of</u> the

5   plurality of statistical drivers common to each database of the plurality of disparate databases;

<u>using a processing device,</u> linking the information stored in the plurality of disparate databases based upon corresponding data of the plurality of statistical drivers;

10   <u>using a processing device,</u> performing a first cluster analysis using the information stored in each database of the plurality of disparate databases to create a plurality of simultaneous cluster solutions across all databases of the plurality of disparate databases; and

validating at least one simultaneous cluster solution of the plurality of

15   simultaneous cluster solutions as a discriminatory behavioral model.

18 (Previously Presented).   The method of claim 17, further comprising:

converting the information stored in the plurality of disparate databases according to the plurality of statistical drivers to create the corresponding data of the

20   plurality of statistical drivers.

19 (Cancelled).

20 (Currently Amended).   The method of claim 17, wherein the determination of the

25   plurality of variables further comprises:

selecting at least one qualitative variable <u>which is common to</u> [[from]] each database of the plurality of disparate databases; and

transforming the at least one qualitative variable from each database to a plurality of quantitative <u>variables.</u> ~~variables, the plurality of quantitative variables~~

30   ~~common to each database of the plurality of disparate databases.~~

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21 (Previously Presented).   The method of claim 20, further comprising:

performing a principal components analysis on the plurality of

quantitative variables using the information stored in each database of the plurality of

disparate databases to create the plurality of statistical drivers.

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22 (Previously Presented).   The method of claim 21, further comprising:

standardizing the plurality of quantitative variables;

transforming the standardized plurality of quantitative variables to be

substantially orthogonal; and

10   differentially weighting the orthogonal, standardized plurality of

quantitative variables to form the plurality of statistical drivers.

23 (Previously Presented).   The method of claim 17, further comprising:

evaluating corresponding discrimination power of the plurality of

15   statistical drivers using a second cluster analysis.

24 (Previously Presented).   The method of claim 17, wherein at least one database of

the plurality of disparate databases stores behavioral and attitudinal information and

wherein at least one database of the plurality of disparate databases stores consumer

20   transactional information.

25 (Previously Presented).   The method of claim 17, wherein at least one database of

the plurality of disparate databases stores behavioral and attitudinal information and

wherein at least one database of the plurality of disparate databases stores media

25   consumption information.

26 (Previously Presented).   The method of claim 17, further comprising:

describing each cluster of a plurality of clusters of the validated

simultaneous cluster solution using information stored in at least one database of the

30   plurality of disparate databases.

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27 (Previously Presented).   The method of claim 17, further comprising:

creating a plurality of superclusters from the validated simultaneous

cluster solution.

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28 (Previously Presented).   The method of claim 17, wherein the validation step further

comprises:

determining whether the at least one simultaneous cluster solution

provides corresponding discrimination on a plurality of other variables which are not

10   statistical drivers in the plurality of disparate databases.

29 (Previously Presented).   The method of claim 17, wherein the validation step further

comprises:

determining whether the at least one simultaneous cluster solution

15   provides corresponding discrimination separately within each database of the plurality of

disparate databases.

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30 (Currently Amended).   A system for creating a behavioral model from information stored in a plurality of disparate databases, the system comprising:

a storage device storing data from one or more of the plurality of disparate databases; and

5   a processing device coupled to the storage device, the processing device adapted to determine a plurality of variables from each database and convert the plurality of variables to form a plurality of statistical drivers, <u>at least a portion of</u> the plurality of statistical drivers common to each database of the plurality of disparate databases; to link the information stored in the plurality of disparate databases based upon corresponding

10   data of the plurality of statistical drivers; to perform a first cluster analysis using the information stored in each database of the plurality of disparate databases to create a plurality of simultaneous cluster solutions across all databases of the plurality of disparate databases; and to validate at least one simultaneous cluster solution of the plurality of simultaneous cluster solutions as a discriminatory behavioral model.

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31 (Previously Presented).   The system of claim 30, wherein the processing device is further adapted to convert the information stored in the plurality of disparate databases according to the plurality of statistical drivers to create the corresponding data of the plurality of statistical drivers.

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32 (Cancelled).

33 (Currently Amended).   The system of claim 30, wherein the processing device is further adapted to determine the plurality of variables by selecting at least one qualitative

25   variable <u>which is common to</u> [[from]] each database of the plurality of disparate databases; and transforming the at least one qualitative variable from each database to a plurality of quantitative <u>variables.</u> ~~variables, the plurality of quantitative variables common to each database of the plurality of disparate databases.~~

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34 (Currently Amended).   The system of <u>claim 33,</u> ~~claim 30,~~ wherein the processing device is further adapted to perform a principal components analysis on the plurality of quantitative variables using the information stored in each database of the plurality of disparate databases to create the plurality of statistical drivers.

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35 (Previously Presented).   The system of claim 33, wherein the processing device is further adapted to standardize the plurality of quantitative variables; to transform the standardized plurality of quantitative variables to be substantially orthogonal; and to differentially weight the orthogonal, standardized plurality of quantitative variables to

10   form the plurality of statistical drivers.

36 (Currently Amended).   The system of <u>claim 33,</u> ~~claim 34,~~ wherein the processing device is further adapted to evaluate corresponding discrimination power of the plurality of statistical drivers using a second cluster analysis.

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37 (Previously Presented).   The system of claim 30, wherein at least one database of the plurality of disparate databases stores behavioral and attitudinal information and wherein at least one database of the plurality of disparate databases stores consumer transactional information.

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38 (Previously Presented).   The system of claim 30, wherein at least one database of the plurality of disparate databases stores behavioral and attitudinal information and wherein at least one database of the plurality of disparate databases stores media consumption information.

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39 (Previously Presented).   The system of claim 30, wherein the processing device is further adapted to describe each cluster of a plurality of clusters of the validated simultaneous cluster solution using information stored in at least one database of the plurality of disparate databases.

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40 (Previously Presented).   The system of claim 30, wherein the processing device is further adapted to create a plurality of superclusters from the validated simultaneous cluster solution.

5   41 (Previously Presented).   The system of claim 30, wherein the processing device is further adapted to determine whether the at least one simultaneous cluster solution provides corresponding discrimination on a plurality of other variables which are not statistical drivers in the plurality of disparate databases.

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42 (Previously Presented).   The system of claim 30, wherein the processing device is further adapted to determine whether the at least one simultaneous cluster solution provides corresponding discrimination separately within each database of the plurality of disparate databases.

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